educational trips to New York and to our nation's capital. Mr. Farrell and his classes have always been welcome visitors to my office.

Even more important than this Mr. Speaker, is the fact that Mr. Farrell has significantly contributed to the molding of fine character of those he has taught over the years. The upstanding character displayed by his students on their yearly visits to Washington serves as testament of this.

Mr. Speaker, the Thomas W. Burgess School, the entire Hampden community, and myself are extremely grateful of the dedicated service that Mr. Farrell has provided his students. I congratulate him on his retirement and wish he and his wife Barbara the best of luck in all their endeavors.

HONORING WILLIAM L. GRAY

HON. LOIS CAPPS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 24, 2001

Mrs. CAPPS. Mr. Speaker, I would like to pay special tribute to a good friend, close advisor, and leader of the Santa Barbara community, Mr. William L. Gray. After twenty-eight years of service, Bill recently retired from Pacific Bell.

Bill started his career at Pacific Bell in 1972 as a customer service representative. His commitment to serving the customers of his company and the members of his community has been Bill's trademark ever since.

I have come to know Bill professionally over the past several years in his capacity as Director of Pacific Bell's External Affairs for Ventura and Santa Barbara Counties. Of course, Bill was an effective advocate for the positions of his company on legislation pending in Congress. But more important, Bill was a tireless proponent of the limitless potential that communications technology has to benefit our society. I learned a tremendous amount from Bill about the range of technology choices consumers can and should expect in the years ahead. His counsel was particularly helpful to me in my role as a member of the Committee on Commerce.

Mr. Speaker, there are few institutions in Santa Barbara County that have not benefited from Bill Gray's substantial and generous community activism. He served on the Board of Directors of the Goleta Valley and Santa Barbara Region Chambers of Commerce, the Kiwanis club, the Santa Barbara Chamber Orchestra, Santa Barbara Partners in Education, Santa Barbara Family YMCA, the Red Cross, and the United Way. He has also contributed significantly to business and civic groups in Santa Maria, Lompoc, Carpinteria, and Solvang.

Although Bill may have retired from his job, I know that he and his wife Cindy will not retire from their commitment to improving the quality of life in our community. I will miss working directly with Bill on issues involving Pacific Bell, but I know that I will continue to witness the wonderful contributions he makes to Santa Barbara County. I hope all of my colleagues will join me in congratulating Bill Gray on his lifetime of accomplishments and achievement.

HONORING ELIZABETH HARTWELL EARTH DAY

HON. TOM DAVIS

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 24, 2001

Mr. DAVIS of Virginia. Mr. Speaker, I would like to take this opportunity to honor a friend of Northern Virginia, Mrs. Elizabeth Hartwell, who dedicated her life to protecting the environment. I want to recognize her life and all of her contributions to the Eleventh District of Virginia

Mrs. Hartwell began her quest to protect the environment in 1966, when she learned of plans to rezone part of Northern Virginia, Mason Neck, a wildlife habitat. She made modest films of the wildlife that thrived there and showed it to civic organizations around the region. She even gave tours by boat along Mason Neck's waterways. She formed a committee and, with the backing of local officials, saved 5,000 acres of Mason Neck for use as park land.

She served on many boards to help care for the environment. She was a member and vice chairman of the Northern Virginia Regional Park Authority. Mrs. Hartwell also served as secretary and vice president of the Conservation Council of Virginia and chairman of the Citizen's Council for a Clean Potomac. Some of her time was spent with the Audubon Naturalist Society.

Mrs. Hartwell was the organizer of "Friends of Mason Neck." Due to her efforts, the 2,277-acre Mason Neck National Wildlife Refuge was formed, making it the first area established for the protection of bald eagles. Also created were the 1,804-acre Mason Neck State Park and the 1,003-acre Pohick Regional Park.

During his term, former Governor Linwood Holton appointed her to the Virginia Board of Agriculture. Later she was appointed to the board of Fairfax County Wetlands for seven years. Former Governors Charles Robb and Gerald Baliles both appointed Mrs. Hartwell to the Northern Virginia Potomac River Basin Committee.

Her efforts to protect the environment were rewarded with dozens of honors and awards. In 1976, Mrs. Hartwell was named the Virginia Wildlife Federation Conservationist of the Year. In 1990, she won the Fairfax County Park Authority's Elly Doyle Park Service Award

Mr. Speaker, in closing, I wish the very best to Mason Neck State Park as they honor Mrs. Elizabeth Hartwell on April 21, 2001 in Fairfax, Virginia. She dedicated her life to nature and helping the environment and I call upon all of my colleagues to join me in celebrating her remarkable life. Because of her efforts, Northern Virginia today is an even better place to live, work, and raise a family.

SMALL BUSINESS INTEREST CHECKING ACT OF 2001

SPEECH OF

HON. JUDY BIGGERT

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 3, 2001

Mrs. BIGGERT. Mr. Speaker, I rise in support of H.R. 974, "the Small Business Interest

Checking Act of 2001." This bill will repeal the prohibition against banks paying interest on checking accounts.

When this bill was considered in the Sub-committee on Financial Institutions, I expressed my concern that this legislation could be interpreted in a way that would effectively eliminate the financial benefits and checking services that large depositors now receive from banks in lieu of interest. These services are now provided in accordance with substantial interpretive guidance that has been issued by the Federal Reserve under Regulation Q. Current law states that the provision or the receipt of such services and benefits does not constitute interest.

I am pleased that Chairman OXLEY agreed to modify the bill by including a new section and accompanying report language. These provisions clarify that the current provision of services by banks in accordance with Regulation Q will be continued. This legislation will not alter the legal definition of interest for real estate closing escrow transactions and provides that current Regulation Q Federal regulatory interpretations regarding the definition of interest on deposits will continue to stand.

Title companies and agents currently receive bank services that defray the overall cost of maintaining real estate settlement escrows. These services subsidize settlement service operations, ultimately lowering the cost of closing and settlement services to the public. As a highly developed financial system, Federal banking law and regulations have consistently operated to facilitate the smooth and efficient flow of real estate transactions and promoted American homeownership.

I am grateful that the Committee included a clear statement of congressional intent with respect to this issue in relationship to the proposed changes in the bill and I fully support H.R. 974.

HONORING THE EIGHTH GRADE CLASS OF GATES-CHILI MIDDLE SCHOOL

HON. THOMAS M. REYNOLDS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, April 24, 2001

Mr. REYNOLDS. Mr. Speaker, I rise today to welcome the eighth grade class of Gates-Chili Middle School, who arrived in Washington today.

These outstanding students have come to our nation's Capitol not only to experience first-hand our government and history, but to show their respect and gratitude to America's World War II veterans. While here, they will be presenting a donation to the American Legion to help build the World War II Memorial.

More than two generations removed from the Second World War, these young men and women dedicated their time and their energy to raise \$1,000 for the memorial fund. Through a mass production project, the Team 8C Coolaids (as they called themselves), produced CD racks that were sold in school and throughout the community, with the help of the Parent-Teachers Organization.

Mr. Speaker, I am extremely proud of these students for their hard work, and for their commitment to ensuring that the sacrifices endured, and the triumph ensured by our nation's World War II veterans will forever be remembered. I ask that this entire Congress join